

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
HSBC Bank USA, N.A., as Trustee for Luminent  
Mortgage Trust 2006-6

In Re:  
Bruce E. Buchanan Jr., Kimberly A. Buchanan  
  
Debtors.



Order Filed on February 13, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-32036 VFP

Adv. No.:

Hearing Date: 2/20/2020 @ 10:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 13, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**(Page 2)**

Debtors: Bruce E. Buchanan Jr., Kimberly A. Buchanan

Case No: 17-32036 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6, Denise Carlon appearing, upon a certification of default as to real property located at 3 Belleview Terrace, West Orange, NJ, 07052, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 20, 2020, Debtors are due for the December 2019 – January 2020 post-petition payments for a total post-petition default of \$3,201.13 (2 @ \$3,198.71, \$3,196.29 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$3,201.13 to be received no later than January 31, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2020, directly to Secured Creditor's servicer, Nationstar Mortgage, LLC, P.O. Box 619094, Dallas TX 75261 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Bruce E Buchanan, Jr  
Kimberly A Buchanan  
DebtorsCase No. 17-32036-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb +Bruce E Buchanan, Jr, Kimberly A Buchanan, 3 Bellevue Terrace,  
West Orange, NJ 07052-5004Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jenelle C Arnold on behalf of Creditor HSBC BANK (USA) bkecfinbox@aldridgepate.com, jarnold@ecf.courtdrive.com

John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Lincoln Automotive Financial Services ecfmail@mortoncraig.com, mortoncraige@ecf@gmail.com

Kevin M. Buttery on behalf of Creditor HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6 bkyefile@rasflaw.com

Laura M. Eggerman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6 rsolarz@kmlawgroup.com

Scott E. Tanne on behalf of Debtor Bruce E Buchanan, Jr ecf@tannelaw.com, tanne.ecf.email@gmail.com; tannesr87179@notify.bestcase.com

Scott E. Tanne on behalf of Joint Debtor Kimberly A Buchanan ecf@tannelaw.com, tanne.ecf.email@gmail.com; tannesr87179@notify.bestcase.com

Sindi Mncina on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@rascrane.com

Sindi Mncina on behalf of Creditor HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6 smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12